

**STRATEGIC MARKETING MANAGEMENT OF ISLAMIC BANKING IN  
INDONESIA**

**A thesis submitted to the College of Business  
in partial fulfillment of the requirements for the degree  
Master of Science (Management)  
Universiti Utara Malaysia**

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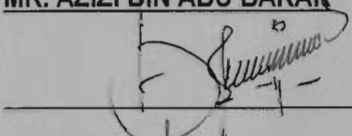
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## ***ABSTRACT***

This research is about marketing mix influences (Product, Promotion, Place, and Price) to consumer's decision in choosing Islamic Banking in Indonesia. Based on the problem statement in this research, researcher found that Islamic Banking in Indonesia got a less intention from Indonesian peoples. Distribution variable has the most important role to influence the customers in choosing Islamic Banking in Indonesia. To achieve the goal, the researcher implements F-Test (whole analysis), T-Test (partial analysis) and partial determination coefficient. Through F-Test, it can be identified whether the measurement of marketing mix variables significantly influence to consumer's decision in choosing Islamic Banking simultaneously. Through T-Test, it can be identified the influence of each marketing mix variables to consumer's decision in choosing Islamic Banking in Indonesia. Then, partial determination coefficient used to identify marketing mix variables which minimally influence to consumer's decision in choosing Islamic Banking in Indonesia. Based on data analysis gathered from the respondents who use Islamic Banking products, it can be identified that all marketing mix variables positively and significantly influence to consumer's decision altogether. Partially, product variable does not significantly influence to consumer's decision. While, marketing mix variables which give significant influence to consumer's decision in choosing Islamic Banking in Indonesia are promotion, distribution and price.

### ***ABSTRAK (BAHASA MELAYU)***

Kajian ini berkenaan pengaruh campuran pemasaran (Produk, Promosi, Lokasi dan Harga) terhadap keputusan pelanggan dalam pemilihan Perbankan Islam oleh pelanggan di Indonesia. Penyelidik mendapati bahawa Perbankan Syariah kurang mendapatkan perhatian di kalangan masyarakat Indonesia. Pemboleh ubah penyebaran mempunyai peranan penting untuk mempengaruhi pelanggan dalam memilih Perbankan Syariah. Bagi mencapai matlamat ini, penyelidik mengimplementasi F-Test (keseluruhan analisis), T-Test (sebahagian analisis) dan sebahagian lagi menggunakan koefisien determinasi. Melalui F-Test, didapati bahawa pengukuran campuran pemasaran digunakan bagi mengenalpasti sama ada pengukuran terhadap pemboleh ubah campuran pemasaran secara signifikannya mempengaruhi keputusan pelanggan dalam memilih Perbankan Islam secara serentak. Melalui T-Test, pengaruh terhadap setiap pemboleh ubah campuran pemasaran terhadap keputusan pelanggan dalam memilih Perbankan Islam di Indonesia boleh dikenalpasti. Kemudian, sebahagian lagi menggunakan koefisien determinasi untuk mengenalpasti pembolehubah campuran pemasaran yang mana secara minimumnya mempengaruhi keputusan pelanggan dalam memilih Perbankan Islam di Indonesia. Berdasarkan analisis data yang dikumpulkan dari responden-responden yang menggunakan produk dari Perbankan Syariah, didapati bahawa keseluruhan pembolehubah campuran pemasaran secara positif dan signifikannya mempengaruhi keputusan pelanggan. Manakala sebahagian pembolehubah produk pula adalah tidak signifikan dalam mempengaruhi keputusan pelanggan. Pembolehubah campuran

pemasaran yang signifikan mempengaruhi keputusan pelanggan dalam memilih Perbankan Islam di Indonesia adalah promosi, lokasi dan harga.

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**TABLE OF CONTENTS**

**PERMISSION TO USE ..... i**

**ABSTRACT ..... ii**

**ABSTRAK ..... iii**

**ACKNOWLEDGMENTS ..... v**

**TABLE OF CONTENTS ..... vii**

**LIST OF TABLES ..... xi**

**LIST OF FIGURES ..... xii**

**LIST OF FORMULATION ..... xiii**

**CHAPTER ONE: INTRODUCTION ..... 1**

    1.1. Introduction ..... 1

    1.2. Background of Study ..... 1

    1.3. Problem Statement ..... 8

    1.4. Research Objective ..... 8

    1.5. Scope of Study ..... 9

    1.6. Limitation of Study ..... 9

**CHAPTER TWO: LITERATURE REVIEW ..... 11**

    2.1. Introduction ..... 11

    2.2. Preliminary Research ..... 11

2.3. The Foundation of Theory .....	18
2.3.1. History of Islamic Bank .....	18
2.3.2. Definition of Marketing .....	20
2.3.3. Marketing Mix .....	22
2.3.3.1. Product .....	23
2.3.3.2. Price .....	24
2.3.3.3. Distribution .....	25
2.3.3.4. Promotion .....	26
2.3.4. Consumer Decision Making .....	28
2.3.5. Decision Making Process .....	30
2.4. Conceptual Framework .....	34
2.5. Hypotheses .....	35

### **CHAPTER THREE: RESEARCH METHODOLOGY ..... 36**

3.1. Introduction .....	36
3.2. Variables of the Research .....	36
3.3. Data and Technique of Collecting the Data .....	37
3.4. Population and Sample .....	39
3.5. Validity and Reliability of Instrument .....	42
3.5.1. Validity Test .....	42
3.5.2. Reliability Test .....	45
3.6. Data Analysis Technique .....	47

<b>CHAPTER FOUR: RESULTS .....</b>	<b>51</b>
4.1. Introduction .....	51
4.2. Analysis of Respondent's Characteristics .....	51
4.2.1. Gender .....	52
4.2.2. Occupation .....	53
4.2.3. Religion .....	53
4.2.4. Age .....	54
4.2.5. Marital Status .....	55
4.2.6. Source of Income .....	56
4.2.7. Income per Month .....	57
4.2.8. Expense per Month .....	58
4.3. Marketing Mix Influenced Analysis towards Consumer Decision .....	59
4.3.1. Descriptive Statistics	60
4.3.1.1. Marketing Mix	60
4.3.1.2. Variable of Consumer Decision Making	66
4.3.2. Regression	68
4.3.2.1. Hypothesis Test with F-Test	69
4.3.2.2. T-Test	70
4.3.2.3. Analysis of Coefficient Partial Determination	72
4.3.2.4. Implication and Discussion	75

<b>CHAPTER FIVE: CONCLUSION AND SUGGESTION .....</b>	<b>78</b>
5.1. Introduction .....	78
5.2. Discussion of Findings .....	78
5.3. Suggestion .....	80
5.4. Conclusion .....	83
 <b>BIBLIOGRAPHY .....</b>	 <b>84</b>
 <b>APPENDIX 1: QUESTIONNAIRE .....</b>	 <b>87</b>
<b>APPENDIX 2: RESULT OF SPSS 15.0 ANALYSIS .....</b>	<b>97</b>

## **LIST OF TABLES**

1.1. The Difference between Islamic Banking and Conventional Banking	3
1.2. The Difference between Interest System and Profit Sharing	4
2.1. Relationship between marketing mix and customer	28
3.1. Result of Validity Test	44
3.2. Result of Reliability Test	46
4.1. Distribution Frequency of Gender	52
4.2. Distribution Frequency of Occupation	53
4.3. Distribution Frequency of Religion	54
4.4. Distribution Frequency of Age	55
4.5. Distribution Frequency of Marital Status	56
4.6. Distribution Frequency of Source of Income	57
4.7. Distribution Frequency of Income per Month	58
4.8. Distribution Frequency of Expense per Month	59
4.9. Respondent's Answer to Statement of Product Variable ( $x_1$ )	61
4.10. Respondent's Answer to Statement of Promotion Variable ( $x_2$ )	62
4.11. Respondent's Answer to Statement of Place Variable ( $x_3$ )	64
4.12. Respondent's Answer to Statement of Price Variable ( $x_4$ )	65
4.13. Respondent's Answer to Statement of Consumer Decision Making Variable ( $Y$ )	67
4.14. Result of Regression Linear Test	68
4.15. Partial and Determination Coefficient	73

## **LIST OF FIGURES**

1.1.	The Performance of Islamic Banking in Indonesia	5
2.1.	Consumer Decision Process	31
2.2.	Conceptual Framework	34

## LIST OF FORMULATION

3.1.	Total Number of Sample Formulation .....	40
3.2.	Correlation Formula of Product Moment .....	43

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1. Introduction**

This chapter presents the background of the study, limitation of study, research objective, scope of study, and problem statement of the study

#### **1.2. Background of Study**

Nowadays, certain people still have a perception that Islam have nothing to do a business with bank and money markets, because many people look at the norms and systems of Islam as a threat of development. Liberalist and pragmatist say that economic and financial activities will increase if Islam perceptions do not influenced. Unbalanced of global economic, and economic crisis in Asia, especially in Indonesia, are some evidences to show that the assumption above is totally not true and even have some errors with our system until today. In fact, many banks closed, took over, and recapitulated with the high cost around IDR 635 trillions (Antonio Syafi'I, 2001).



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#### **5.4. Conclusion**

Based on mentioned above, Islamic Banking in Indonesia now got a more intention and could be compete with Conventional Banking in Indonesia because Consumers felt that the System of Islamic Banking is more fair and profitable for them. The consumers are already aware about Islamic system of Islamic Banking in Indonesia.

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